Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 1 of 52 Case 08-34825

Form B1, p.1 (01/08)

United States Bankruptcy Court					Voluntary Petition					
Northern District of Illi				nois						
Name of Debtor(if individual, enter Last, First, Middle): CADE: SHANNON L.				Name of Joint Debtor (Spouse) (Last, First, Middle): HALL: TAMBALIN V.						
All Other Names used by the debtor in the last 8 years (include maiden and trade names): None				All Other maiden ar	Names used nd trade nam	l by the join les): Tamn	t debtor in the ny Hall	e last 8 years (include		
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 2859				Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 5756						
Street Address of Debtor (No. & Street, City and State): 3408 173rd Street				Street Address of Joint Debtor (No. & Street, City and State): 3408 173rd Street						
Lansing, IL 60438				Lansing, IL 60438						
County of Residence	or of the Pri	ncipal Place	e of Business:			County of Residence or of the Principal Place of Business:				
Mailing Address of D	ebtor (if dif	ferent from	street address):				Address of Jo	int Debtor (	if different fr	om street address):
				ZIP CODE	E					ZIP CODE
Location of Principal	Assets of B	usiness Deb	tor (if different	from street	address abo	ve):				ZIP CODE
Type of Debtor (Form	m of Organi	ization)	1	re of Busir		Chap	oter of Bank			ich the Petition is Filed
<ul> <li>☑ Individual (incluctory)</li> <li>See Exhibit D on</li> <li>☐ Corporation (incluctory)</li> <li>☐ Other (If debtory)</li> <li>above entities, cheece</li> </ul>	des Joint Del page 2 of the udes LLC are s not one of	his form. nd LLP) the	☐ Health Car☐ Single Asse	e Business	ite as	☑ Chapte ☐ Chapte		napter 11 napter 12	of a Foreig  ☐ Chapter 1:	5 Petition for Recognition on Main Proceeding 5 Petition for Recognition on Nonmain Proceeding
state type of entity  Tax-Exe  (Check box  □ Debtor is a tax-ex	y below.)  empt Entity  k, if applicab  kempt organi	ole.) ization	☐ Stockbrok ☐ Commodit; ☐ Clearing B ☐ Other	y Broker		defined "incurr a perso	are primarily d in 11 U.S.C red by an ind onal, family, urpose."	consumer of the consumer of th	debts,	☐ Debts are primarily business debts.
under Title 26 of the United States Code (the Internal Revenue Code).  Filing Fee (Check one box)  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A.				it the	Chapter 11 Debtors  □ Debtor is a small business debtor as defined in 11 U.S.C. §101(51D).  □ Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D).  Check if:  □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders of affiliates) are less than \$2,190,000.					
☐ Filing Fee Waiver requested (Applicable to chapter 7 individuals only).  Must attach signed application for the court's consideration. See Official Form 3B.					Check all applicable boxes:  ☐ A plan is being filed with this petition. ☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administr	rative Infor	mation								THIS SPACE FOR COURT USE ONLY
□ Debtor estimates th □ Debtor estimates th unsecured creditors	nat, after any e					aid, there will b	e no funds for	distribution to		
Estimated number of Creditors	1- 49		00- 200- 99 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	
	×									
Estimated Assets										_
\$0 to \$50,001 to \$50,000 \$100,000									,001More th on to \$1 bill	
	$\mathbf{x}$									
Estimated Debts										
	\$100,001 to \$500,000	o \$500,00 \$1 millior ⊠			nillion to \$				001More than to \$1 billi	

# Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 2 of 52

Blumberg's
Law Products

Established 1887

Form B1, p.2 (01/08)

 $\textbf{Blumberg} \textit{Excelsior}, \textit{Inc.}, \textit{Publisher}, \textit{NYC} \ 10013$ 

Eductioned 1887						
Voluntary Petition	Name of Debtor(s):					
(This page must be completed and filed in every case)	CADE: SHANNON L.					
All prior Bankruptcy Cases Filed Within L	ast 8 Years (If more than two, attach additional sho	eet)				
Location Where Filed:	Case Number	Date Filed:				
Pending Bankruptcy Case Filed by any Spouse, Parti	ner or Affiliate of this Debtor (If more than one, att	ach additional sheet)				
Name of Debtor:	Case Number:	Date Filed:				
District	Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 134 and is requesting relief under chapter 11.)  □ Exhibit A is attached and made part of this petition.	Exhibit  (To be completed if debtor is an individual who  I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12 or 13 of title 11, United States Code, and under each such chapter. I further certify the notice required by §342(b) of the Bankrupto  /S/ Carl B. Boyd Signature of Attorney for Debtor(s).	se debts are primarily consumer debts.)  e foregoing petition, declare that I may proceed under chapter 7, 11, have explained the relief available hat I delivered to the debtor the				
	Exhibit C					
_	on of any property that poses or is alleged to plentifiable harm to public health or safety?	ose a threat of				
X No						
	Exhibit D					
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a seperate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:						
☐ Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.						
Information Regarding the Debtor-Venue (Check any applicable box)						
Debtor has been domiciled or has had a residence, principal place of proceeding the date of this petition or for a longer part of such 180		or 180 days immediately				
☐ There is a bankruptcy case concerning debtor's affiliate, general part	rtner or partnership pending in this District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.						
	desides as a Tenant of Residential Property (Check all applicable boxes)					
☐ Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following	lowing.)				
Name of landlord that obtained judgment:  Address of landlord:						
<ul> <li>□ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</li> <li>□ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the</li> </ul>						
petition.  ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).						

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Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): CADE: SHANNON L. HALL: TAMBALIN V.		
Sign	HALL: TAMBALIN V. atures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this	I declare under penalty of perjury that the information provided in this		
petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	petition is true and correc, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by		
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.  I request relief in accordance with the chapter title 11, United States Code, specified in this petition.	§1515 of title 11 are attached.  Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
X /S/ Shannon L. Cade Signature of Debtor	X		
	(Signature of Foreign Representative)		
X /S/ Tambalin V. Hall Signature of Joint Debtor	(Printed Name of Foreign Representative)		
Telephone Number (If not represented by attorney)	12/19/2008		
12/19/2008	Date		
Date			
Signature of Attorney	Signature of Non-Attorney Bankruptcy Petition Preparer		
X /S/ Carl B. Boyd Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Carl B. Boyd #6206607 Firm Name Starks & Boyd, P.C. Address 11528 S. Halsted Chicago, IL 60628	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this coument and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.		
Telephone Number (773) 995–7900	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Date 12/19/2008 Fin a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security number(If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. §110.)  Address		
<b>Signature of Debtor(Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.		
X	N 10 : 10 : 2 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
Printed Name of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:		
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of		
Date 12/19/2008	title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.		

## Document Page 4 of 52 UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or		
X	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social	/		
Security number is provided above.			
Certificate o	f the Debtor / / / / /		
I (We), the debtor(s), affirm that I (we) have received and rea			
Printed Name(s) of Debtor(s) Tambolin Hall	Signature of Debtor		
Case No. (if known)	x money the		
	Signature of Joint Debtor (if any) Date		

B 1D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Cade:Shannon& Hall:Tambalin	Case No.	
Debtor		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) – Cont.	Page 2
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and following exigent circumstances merit a temporary waiver of the credit counseling requirements of I can file my bankruptcy case now. [Summarize exigent circumstances here.]	the
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill the requirements may result in dismissal of your case. Any extension of the 30-day deadlin can be granted only for cause and is limited to a maximum of 15 days. Your case may a be dismissed if the court is not satisfied with your reasons for filing your bankruptcy cay without first receiving a credit counseling briefing.	se e also
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of me illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the cr counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	edit
I certify under penalty of perjury that the information provided above is true an correct.	ıd
Signature of Debtor: /S/ Shannon L. Cade	
Date: 12/19/2008	

B 1D (Official Form 1, Exhibit D) (12/08)

#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Cade:Shannon& Hall:Tambalin	Case No.	
Debtor		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) – Cont.	Page 2
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and t following exigent circumstances merit a temporary waiver of the credit counseling requirements of I can file my bankruptcy case now. [Summarize exigent circumstances here.]	the
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadling can be granted only for cause and is limited to a maximum of 15 days. Your case may a be dismissed if the court is not satisfied with your reasons for filing your bankruptcy ca without first receiving a credit counseling briefing.	se e ilso
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mer illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the crocounseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	edit
I certify under penalty of perjury that the information provided above is true an correct.	d
Signature of Debtor: /S/ Tambalin V. Hall	
Date: 12/19/2008	

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B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Cade:Shannon/&Hall:Tambalin ,	Case No.
Debtor	Chapter 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	1
Creditor's Name:	Describe Property Securing Debt:
Homecomings Financial	3408 173rd Street, Lansing, IL
Property will be (check one):	•
☐ Surrendered <b>☑</b> Retained	1
If retaining the property, I intend to (check at least one):  Redeem the property	
<ul><li>✓ Reaffirm the debt</li><li>☐ Other. Explain</li></ul>	(for example, avoid lien
using 11 U.S.C. § 522(f)).	(for example, avoid field
using 11 (0.5.c. § 522(1)).	
Property is (check one):  Claimed as exempt	☐ Not claimed as exempt
	7
Property No. 2 (if necessary)	
Creditor's Name:	<b>Describe Property Securing Debt:</b>
Homecomings Financial	3905 Guthrie St. East Chicago IN
Property will be (check one):	
✓ Surrendered □ Retained	1
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt	
☐ Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	1 / " "
Property is (check one):	

B 8 (Official Form 8) (12/08)

Page 3

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

(Continuation Sheet)

#### **PART A -** Continuation

Property No. 4			
Creditor's Name:	Des	scribe Prop	perty Securing Debt:
Ocwen Loan Servicing, LLC	304	304 155th Pl., Calumet City, IL	
Property will be (check one):		_	
☑ Surrendered	☐ Retained		
If retaining the property, I intend to	(check at least one):		
☐ Redeem the property			
☐ Reaffirm the debt			
☐ Other. Explain		(for ex	cample, avoid lien
using 11 U.S.C. § 522(f)).		`	• •
Property is (check one):			
Claimed as exempt	<b>₫</b> No	✓ Not claimed as exempt	
PART B - Continuation			
FART B - Continuation			
Property No.			
Lessor's Name:	Describe Leased Pa	roperty:	Lease will be Assumed pursuant
			to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO
***************************************			
Property No.			
Lessor's Name:	Describe Leased Pr	roperty:	Lease will be Assumed pursuant
			to 11 U.S.C. § 365(p)(2):
	ı		

B 8 (Official Form 8) (12/08)

Page 3

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

(Continuation Sheet)

#### **PART A -** Continuation

Property No. 4			
Creditor's Name:	Describe Pr	operty Securing Debt:	
Ocwen Loan Servicing, LLC	342 155th Pl	342 155th Pl., Calumet City, IL	
Property will be (check one):  Surrendered	☐ Retained		
If retaining the property, I intend to ( Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).		example, avoid lien	
Property is (check one):  Claimed as exempt	Not claimed	l as exempt	
PART B - Continuation Property No.	7		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
Property No.	7		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):	

B 8 (Official Form 8) (12/08)

Page 4

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed fo
each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  YES  NO
continuation sheets attac	hed (if any)	
	ned (i) uny)	
I declare under penalty of	perjury that the above indicates my in personal property subject to an unexp	V V

#### Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Page 14 of 52 Document



3091W Reaffirmation agreement, declaration of attorney, 1-99

	FOR COURT USE ONLY
Date Petition Filed	
Bankruptcy Judge	

IINITED S	TATES RA	NKRIPTCV COURT	Northern

**DISTRICT OF Illinois** 

In re: CADE: SHANNON L.

HALL: TAMBALIN V.

Debtor(s) Case No.

Chapter 7

(if known)

#### REAFFIRMATION AGREEMENT

The undersigned Debtor(s) reaffirms the following debt on the terms set forth.

(1)	(2)	(3)	(4)	(5)
Name of creditor (Including last known	Specify when claim was incurred and the consideration therefore;	Indicate if	Н	Amount
holder of any negotiable Instrument) and	when claim is contingent, unliquidated, disputed, subject to setoff,	claim is	W	of
complete mailing address including zip code.	evidenced by a judgment, negotiable instrument, or other writing, or			Claim
	incurred as partner or joint contractor, so indicate; specify name of		J	
	any partner or joint contractor on any debt.	or disputed		:
		L	L	L

Homecomings Financial P O Box 9001719 Louisville, KY 40290

Unliquidated

Unliqu

202262.00

☑ The terms of the reaffirmation are as follows: Debtors will continue to make regular monthly payments of \$1,454.82.

	the reaffirmation are set forth on the	Creditors Form of Reaffil	rmation Agreement annexed
		12/11/08	Sharin L Cons
Date	Signature of Creditor	Date	Signature of Debtor
vith the court, whiche	nay be rescinded at any time prior to ver occurs later, by giving notice of uptcy Code, under nonbankruptcy	f rescission to the hold	30 days after this agreement is filed ler of this claim. This agreement is not ament not in accordance with Section
not impose an undue ha	this agreement (a) represents a fully	informed and voluntary a ent of the Debtor(s). I hap	or(s) during the negotiation of the above agreement by the Debtor(s), and (b) does be fully advised the Debtor(s) of the legal agreement.
Executed on	12/11/08	Signature	of Attorney for Debtor(s)

#### Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 15 of 52

Blumberg's
Law Products

Established 1867

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3085W Stmt of Comp.: Rule 2016(b) (12-95)

#### UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF Illinois

IN CADE: SHANNON L. Debtor(s) Case No. (if known)

THE HALL: TAMBALIN V.

**STATEMENT** 

Pursuant to Rule 2016(b)

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
  - (a) for legal services rendered or to be rendered in comtemplation of and in connection with this case

    (b) prior to filing this statement, debtor(s) have paid

    (c) the unpaid balance due and payable is

    (a) for legal services rendered or to be rendered in comtemplation of and in connection

    (b) prior to filing this statement, debtor(s) have paid

    (c) the unpaid balance due and payable is

    (d) for legal services rendered or to be rendered in comtemplation of and in connection

    (e) the unpaid balance due and payable is

    (f) for legal services rendered or to be rendered in comtemplation of and in connection

    (g) for legal services rendered or to be rendered in comtemplation of and in connection

    (g) for legal services rendered or to be rendered in comtemplation of and in connection

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    (g) for legal services rendered rendered in connection

    (g) for legal
- (3) \$ 299.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:Respectfully submitted,12/11/08/S/ Carl B. Boyd

Attorney for Petitioner
Carl B. Boyd #6206607

Attorney's name and address

Starks & Boyd, P.C. 11528 S. Halsted, Chicago, IL 60628



Federal Bankruptcy Cover (10/06)

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### Case No.

## United States Bankruptcy Court

Northern  ${f DISTRICT\ OF}$  Illinois

In Re CADE: SHANNON L.

HALL: TAMBALIN V.

Debtor(s)

Chapter 7

Last four digits of Soc. Sec. No./ Complete EIN or other Tax 2859 5756

I.D. No.(If more than one, state all):

# Petition, Schedules and Statement of Financial Affairs

Carl B. Boyd #6206607 Starks & Boyd, P.C.

Attorney(s) for Petitioner
Office & Post Office Address & Telephone Numbe
11528 S. Halsted
Chicago, IL 60628
(773) 995-7900

REFERRED TO		
	Clerk	
Date	_	

#### UNITED STATES BANKRUPTCY COURT Northern

DISTRICT OF Illinois

In re: CADE: SHANNON L.

HALL: TAMBALIN V.

Debtor(s) Case No. Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

A	ttached (Yes/N	lo)	Numl	ber of Sheets		d					
Name of Sch	nedule			Assets		Assets		Assets		Liabilities	Other
A - Real Property		x	1	360000.00		360000.00					
B - Personal Property		x	6	18	360.00						
C - Property Claimed a	as Exempt	x	2								
D - Creditors Holding S	Secured Claims	x	1			525816.0					
E - Creditors Holding L Priority Claims	Jnsecured	х	1			0.0	0				
F - Creditors Holding L Nonpriority Claims	Insecured	х	3			118,755.4	3				
G - Executory Contract Unexpired Leases	ts and	x	1								
H - Codebtors		x	1								
I - Current Income of Individual Debtor(s	s)	x	1				3413.63				
J - Current Expenditure Individual Debtor(s		x	1				3692.68				
Total Number of She	ets of All Schedu	les	18								
	To	tal As	sets	37	8360.00						
				Total I	Liabilities	644571.4	4				



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## United States Bankruptcy Court District Of Illinois

In re: CADE: SHANNON L.

Debtor(s)

Case No.

HALL: TAMBALIN V.

Northern

Chapter

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 19,894.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 19,894.00

#### **State the following:**

Average Income (from Schedule I Line 16)	\$ 3,413.63
Average Expences (from Schedule J, Line 18)	\$ 3,692.68
Current Monthly Income (from Form 22A Line 12; <b>OR</b> Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 3,789.96

#### **State the following:**

1. Total from Schedule D, "Unsecured Portion, IF		•	0.00
ANY" column			
2. Total fromSchedule E, "AMOUNT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$	118,755.43
5. Total from non-priority unsecured debt (sum of 1, 3, and 4)		\$	118,755.43

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Form B6 A (12/07)

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

Debtor(s) Case No. (if known) In re:CADE: SHANNON L. HALL: TAMBALIN V.

#### **SCHEDULE A - REAL PROPERTY**

. DCITED	<u>ULE A - KEAL I N</u>	·OI		
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family home located at 3408 173rd Street, Lansing, IL 60438 purchased on 11/22/04 for \$180,000.00 and refinance on 12/05/06 for \$204,250.00.	Fee simple	Н	180,000.00	202,262.00
Investment property located at 3905 Guthrie Street, East Chicago, IN 46312 purchased 12/15/01 for 40,000.00 & refinced 01/06 for \$51,300.00 SURRENDERING TO FINANCE CO. !	Fee simple investment property. SURRENDERING TO FINANCE CO!	Н	30,000.00	50,935.00
2 unit investment property @ 304 155th Place, Calumet City, IL 60409 purchased on 02/27/03 for \$109,800.00 & refinanced on 05/23/07 for \$157,500.00 URRENDERING TO FINANCE CO!!	Fee simple investment property. SURRENDERING TO FINANCE CO!	W	100,000.00	156,341.81
2 unit investment property @342 155th Place, Calumet City, IL 60409 purchased on 03/16/01 for \$76,317.00 & refinanced on 04/30/07 for \$116,910.00 SURRENDERING TO FINANCE CO ! !	Fee simple investment property. SURRENDERING TO FINANCE CO!	W	50,000.00	116,277.20
	<u> </u>	<u> </u>		

Total ->

\$360,000.00 (Report also on Summary of Schedules)

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Form B6 B (12/07)

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CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H J	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand				10.00
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Cash	J	10.00
-		Checking account with Washington Mutual (Chase), Lansing	W	100.00
		Checking account with Washington Mutual (Chase), Lansing	Н	100.00
03 Security Deposits with public utilities telephone companies landlords and others.	х			
04 Household goods and furnishings including audio video and computer equipment.		Household furnishings	J	3,000.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.	х			
06 Wearing apparel.		Clothing and shoes	J	2,000.00
(Include amounts from any continua Continuation sheets attached	tion sh	 neets attached. Report total also on Summary of Schedules)	otal ->	5,210.00

Form B6 B (12/07)

Document Page 21 of 52 Blumberg Excelsior, Inc., Publisher, NYC 10013

n re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
07 Furs and jewelry.		Toursland		900 00
08 Firearms and sports photographic and other hobby equipment.	х	Jewelry		800.00
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance with CUNA Mutual Group . No cash out value.		0.00
10 Annuities. Itemize and name each issuer.	х	Mutual Gloup . No cash out value.		
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	l neets attached. Report total also on Summary of Schedules) To	otal ->	6,010.00

Form B6 B (12/07)

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n re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	х			
14 Interest in partnerships or joint ventures. Itemize.	х			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16 Accounts receivable.	х			
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	neets attached. Report total also on Summary of Schedules)	Total ->	6,010.00

Form B6 B (12/07)

Document Page 23 of 52 Blumberg Excelsior, Inc., Publisher, NYC 10013

n re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H M	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.	х			
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	х			
22 Patents copyrights and other general intellectual property. Give particulars.	х			
23 Licenses franchises and other general intangible. Give particulars.	х			
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	eets attached. Report total also on Summary of Schedules) T	otal ->	6,010.00

Form B6 B (12/07)

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n re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C H H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25 Automobiles trucks trailers and other vehicles and accessories.				
		1995 740 IL BMW. 147,0000 miles	Н	3,050.00
		1993 Ford F150	Н	1,000.00
		1991 Cadillac	Н	800.00
		1995 SL 320 Mercedes. 100,000 miles	W	6,000.00
		1992 Toyota 4-runner		1,500.00
26 Boats motors and accessories.	х			
27 Aircraft and accessories.	х			
28 Office equipment furnishings and supplies.	х			
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.	х			
31 Animals.	х			
32 Crops-growing or harvested. Give particulars.	х			
33 Farming equipment and implements.	x			
(Include amounts from any continua Continuation sheets attached	tion sh	eets attached. Report total also on Summary of Schedules) T	otal ->	18,360.00

Form B6 B (12/07)

Document Page 25 of 52 BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
34 Farm supplies chemicals and feed.	х			
35 Other personal property of any kind not already listed. Itemize.	x			
(Include amounts from any continual Continuation sheets attached	tion sh	neets attached. Report total also on Summary of Schedules)	Total ->	18,360.00

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In re: CADE: SHANNON L. Debtor(s) Case No. (if known) HALL: TAMBALIN V.

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875
11 U.S.C. § 522(b)(2)	
X 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Single family home located at 3408 173rd Street, Lansing, IL 60438 purchased on 11/22/04 for \$180,000.00 and refinance on 12/05/06 for \$204,250.00.	735 ILCS 5/12-901 Homestead	15,000.0	0 180,000.00
Cash	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	10.0	0 10.00
Checking account with Washington Mutual (Chase), Lansing	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.0	0 100.00
Checking account with Washington Mutual (Chase), Lansing	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	100.0	0 100.00
Household furnishings	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	2,000.0	0 3,000.00
Clothing and shoes	735 ILCS 5/12-1001(a) Wearing Apparel Bible School Books and Family Pictures	2,000.0	0 2,000.00
Jewelry	735 ILCS 5/12-1001(b) Equity Interest in any Other Property	800.0	0 800.00

Form B6 C (12/07)

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In re: CADE: SHANNON L. Debtor(s) Case No. (if known)

HALL: TAMBALIN V.

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	under: Check if debtor	claims a homestead exemption	that exceeds \$136,875
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Term life insurance with CUNA Mutual Group . No cash out value.	215 ILCS 5/238 Life or Endowment Policies and Annuities Contracts	0.0	0 0.00
1995 740 IL BMW. 147,0000 miles	735 ILCS 5/12-1001(c) Motor Vehicle	2,400.0	0 3,050.00

HALL:

In re: CADE:

Form B6 D (12/07)

SHANNON L. Debtor(s) Case No. TAMBALIN V.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTON AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D
A/C# 7442435541		Н	VALUE\$ 180,000.00	202,262.00		
Homecomings Financial P O Box 9001719 Louisville, KY 40290-1719 (800) 206-2901	•		Mortgage on single 3408 173rd Street,	<del>-</del>		U
A/C# 7441000981		Н	VALUE\$ 30,000.00	50,935.00		
Homecomings Financial P O Box 9001719 Louisville, KY 40290-1719 (800) 206-2901		•	Mortgage on single at 3905 Guthrie St. SURRENDERING TO FIN	, East Chicago		U
A/C# 0103413050		W	VALUE\$ 0.00	0.00		
Ocwen Loan Servicing, LLC C/O Fisher & Shapiro 4201 Lake Cook Road Northbrook, IL 60062 (847) 498-9990			Assigned attorneys LLC. Notice only.	for Ocwen Loan	Servicing,	U
A/C# 0103413050		W	VALUE\$ 100,000.00	156,341.81		
Ocwen Loan Servicing, LLC P O Box 6440 Carol Stream, IL 60197-644 (800) 746-2936		•	Mortgage 2 unit inv 155th Place, Calume SURRENDERING TO FIN	t City, IL 604	09.	U
A/C# 0103393450		W	VALUE\$ 50,000.00	116,277.20		
Ocwen Loan Servicing, LLC P O Box 6440 Carol Stream, IL 60197-644 (800) 746-2936			Mortgage 2 unit inv 155th Place, Calume SURRENDERING TO FIN	t City, IL 604	09.	U
A/C #			VALUE \$			
A/C #			VALUE \$			
		-				
			Subtotal ->	525,816.01	0.00	
			(Total of this page)	505,040,04	0.00	1

Total -> Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on Summary of Schedules)

525,816.01

(If applicable, Report also on Statistical Summary of Certain Liabilities and Related Data.)

0.00

Form B6 E (12/07)

Debtor(s) Case No. (if known)

In re: CADE: SHANNON L. HALL: TAMBALIN V.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

X	Check this box if debtor has no creditors holding	g uns	ecure	ed priority claims to report on this Sche	dule E.		
	OF PRIORITY CLAIMS (Check the appropri	riate	box(e	es) below if claims in that category are	listed on the attached shee	ets)	
	Extensions of credit in an involuntary of Claims arising in the ordinary course of the debt appointment of a trustee or the order for relief. 1	or's l	ousin		encement of the case but b	efore the earlier of the	
	Wages, salaries, and commissions Wages, salaries, and commissions, including va employee, earned within 180 days immediately extent provided in 11 U.S.C. § 507(a)(4)						
	Contributions to employee benefit plar Money owed to employee benefit plans for servi cessation of business, whichever occured first, t	ces i			eding the filing of the origina	al petition, or the	
	<b>Certain farmers and fishermen</b> Claims of certain farmers and fishermen, up to a	a max	kimur	n of \$5400 per farmer or fisherman, ag	gainst the debtor, as provide	ed in 11 U.S.C. §507(a)(6).	
	<b>Deposits by individuals</b> Claims of individuals up to a maximum of \$2425 household use, that were not delivered or provid				property or services for pe	rsonal, family, or	
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the	ne de	btor	for alimony, maintenance, or support, t	to the extent provided in U.	S.C. § 507(a)(7).	
	Taxes and Certain Other Debts Owed taxes, customs duties, and penalties owing to for				et forth in 11 U.S.C. § 507(a	a)(7).	
	<b>Commitments to Maintain the Capital o</b> Claims based on commitments to the FDIC, RTo of the Federal Reserve System, or their predece	C, Di	recto	r of the Office of Thrift Supervision, Co			
	Claims for Death or Personal Injury Wh Claims for deathe or personal injury resulting fro a drug, or another substance 11 U.S.C. § 507(a	m th	е оре		ile the debtor was intocicate	ed from using alcohol,	
*Amo	unts are subject to adjustment on April 1, 2010, a	and e	very	three years thereafter with respect to c	ases commenced on or aft	er the date of adjustment.	
	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	CO D E B T	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY AMT NOT ENTITLED TO PRIORITY, IF ANY	C U D
	,						
							Ī
							Ī
					Total ->		
						Total ->	
							1
			1		1		
							-
	Continuation Sheets attached.			Subtotal -> (Total of this page)			
	(Use only on last page ( (Report total also			mpleted Schedule E. mary of Schedules.) Total ->			
	(Use only on last page of the completed If applicable, report also on the Statistic				Total -> ated Data.)		

## Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 30 of 52

Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: CADE: SHANNON L.
HALL: TAMBALIN V.
Debtor(s) Case No. (if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. င္မ С DATE CLAIM WAS INCURRED CREDITOR'S NAME AND Ε W **AMOUNT** U MAILING ADDRESS AND CONSIDERATION FOR CLAIM. В J OF INCLUDING ZIP CODE D IF CLAIM IS SUBJECT TO SETOFF, SO STATE. С CLAIM Т AND ACCOUNT NUMBER 0 (See Instructions) R Credit card account U 22,766.00 4264293688135049 Bank Of America 4060 Oglestown DE5-019-03-07 Newark, DE 19713 (800) 421-2110 Credit card account Η U 10,419.42 4417120852525968 Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900 Credit card account U 7,719.66 410414002136-8973 Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900 Credit card account U 8,570.00 426684106146-0307 Chase P O Box 15548 Wilmington, DE 19886-5548 (800) 955-9900/866-666-45 Notice only. W U 0.00 410414002136-8973 Circuit City P O Box 100019 Kennesaw, GA 30156 (800) 477-6761 Credit card account W TJ 478.00 5424180845191136 Citi Cards P O Box 6000 Sioux Falls, SD 57117 (800) 967-8500/ 800-756-4 (800)735-2293 49,953.08 Subtotal continuation sheets attached. Total \$ 49,953.08

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

#### Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 31 of 52

Blumberg's Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: CADE: SHANNON L.
HALL: TAMBALIN V.
Debtor(s) Case No. (if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. င္မ С DATE CLAIM WAS INCURRED CREDITOR'S NAME AND Ε W **AMOUNT** U MAILING ADDRESS AND CONSIDERATION FOR CLAIM. В J OF INCLUDING ZIP CODE D IF CLAIM IS SUBJECT TO SETOFF, SO STATE. С CLAIM Т AND ACCOUNT NUMBER 0 (See Instructions) R Credit card account Η U 7,002.09 6011007548047280 Discover Card P O Box 3008 New Albany, OH 43054-3008 (800) 767-7315/ 877-353-0 Credit card account U 5,606.37 601100716417-5431 Discover Card P O Box 3008 New Albany, OH 43054-3008 (800) 767-7315/ 877-353-0 Credit card account W U 527.00 312327211 Limited Express P O Box 330066 Northglenn, CO 80233-8066 (800) 888-5529 Credit card account U 123.00 30176xxxx Limited Express P O Box 330066 Northglenn, CO 80233-8066 (800) 888-5529 Credit card account Η U 6,965.75 4032160001151311 Navy Federal Credit Union P O Box 3503 Merrifield, VA 22119-3503 (888) 842-6328 Student loan Η U 19,894.00 91925629801000220 A/C# 919256298010002200 Sallie Mae P O Box 9500 Wilkes Barre, PA 18773 (888) 272-5543 40,118.21 Subtotal continuation sheets attached. Total \$ 90,071.29

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

#### Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 32 of 52

Bluntherg's Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: CADE: SHANNON L.
HALL: TAMBALIN V.
Debtor(s) Case No. (if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. င္မ С DATE CLAIM WAS INCURRED CREDITOR'S NAME AND Ε W **AMOUNT** U MAILING ADDRESS AND CONSIDERATION FOR CLAIM. В J OF INCLUDING ZIP CODE D IF CLAIM IS SUBJECT TO SETOFF, SO STATE. С CLAIM Т AND ACCOUNT NUMBER 0 (See Instructions) R Services provided. Η U 1,748.36 Shannon L. Cade 2008 St. Xavier University 3700 W. 103rd Street Chicago, IL 60655 (773) 298-3000 Credit card account Η U 22,766.97 xxxxxxxxxxx5049 University of Baltimore A Office of Alumni Relation 1130 North Charles Street Baltimore, MD 21201 (410) 837-6131 Account in collection. W U 0.00 5418222285803974 Notice only. Washington Mutual C/O I C Systems, Inc. 444 Highway 96 East P O Box 64887 St. Paul, MN 55164-0887 Account in collection U 4,168.81 5418222285803974 Washington Mutual P O Box 660487 Dallas, TX 75266-0487 (800) 280-0561 28,684.14 Subtotal continuation sheets attached. Total \$ 118,755.43

(Use only on last page of the completed Schedule F.) (Report total also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Form B6 G (12/07) In re: CADE:

HALL:

SHANNON L.

TAMBALIN V.

**Blumberg**Excelsior, Inc., Publisher, NYC 10013

Debtor(s) Case No.

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.									
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.								

Form B6 H (12/07)

Document Page 34 of 52

BlumbergExcelsior, Inc., Publisher, NYC 10013

Debtor(s) Case No. (if known) CADE: SHANNON L.

### **SCHEDULE H - CODEBTORS**

Check this box if debtor has no codebtors							
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						
<b>.</b>							

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Case 08-34825 Form B6 I (12/07)

> In re: CADE: SHANNON L. HALL: TAMBALIN V.

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE

	Debtor's Marital Status Married	RELATIONSHIP son			AGE 3	
	Employment	DEBTOR			SPOUSE	
	Occupation Substit	tute Teacher icago Public Schools			originator Financial Grou	р
	How long employed 4	months	1 year			
	Address of Employer 8441 S. Yates Chicago, IL 60	517	18221 S. Lansing,			
INCO	DME: (Estimate of average	e monthly income at time case filed)			DEBTOR	SPOUSE
		es, salary,and commissions (pro rate if not			2808.63	516.33
					2808.63	516.33
a.		security		_	267.91	49.16
c. d.	Union dues Other (Specify) CPS Pension (ma	ndatory)		- -	59.26	
		DEDUCTIONSKE HOME PAY		- <u>\$</u> - \$	327.17 \$ 2481.46 \$	49.16 467.17
(a 8. li 9. li 10. us	attach detailed statement) ncome from real property _ nterest and dividends Alimony, maintenance or see or that of dependents lis	support payments payable to the debtor for sted above. vernment assistance (Specify)	the debtor's	- - -		
13.	Pension or retirement inco Other monthly income (Sp Food stamps			-	465.00	
15. 16.	COMBINED AVERAGE N	COME (Add amounts shown on lines 6 and IONTHLY INCOME (Combine column total)	ls	<u>\$</u> \$	2946.46 \$ 3413.63	467.17
from line 15; if there is only one debtor repeat total reported on line 15)		(Report	t also on Summary of Schedule	es and, if applicable,		

on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor, Shannon Cade's pay may decrease as he is a substitute teacher.

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Form B6 J (12/07)

c. Monthly net income (a. minus b.)

Debtor(s) Case No. (if known) In re: CADE: SHANNON L. HALL: TAMBALIN V.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVID Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average incomecalcut the current monthly income calculated on Form 22A, 22B, or 22C.	UAL DEBTOR(S) y. Pro rate any payments made lated on this form may differ from
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet labeled "Spouse".	te a separate scriedule of experiolitires
1. Rent or home mortgage payment (include lot rented for mobile home)  a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No	\$ 1454.82
a. Are real estate taxes included? Yes X No included? Yes X No	
2. Utilities Electricity and Heating Fuel	225.00
b. Water and Sewer	
c. Telephone d. Other	42.00
hairdresser/barber	40.00
cell phone bills	140.00
1	
3. Home maintenance (repairs and upkeep)	25.00
4. Food	465.00
Clotning     Laundry and dry cleaning	
7. Medical and dental expenses	30.00
Transportation (not including car payments)	25.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	280.00
10. Charitable contributions ————————————————————————————————————	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	63.00
b. Life	18.00
c. Health	10.00
d. Auto	175.00
e. Other	175.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Property taxes	249.66
<ul><li>13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)</li><li>a. Auto</li></ul>	
b. Other	
c. Other car upkeep	50.00
Flood insurance	100.00
Student loans	226.87
14. Alimony, maintenance, and support paid to others —	
<ul> <li>15. Payments for support of additional dependents not living at your home</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17. Other</li> </ul>	
<ol> <li>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> </ol>	\$ 3692.68
<ol> <li>Describe any increase or decrease in expenditures reasonably anticipated to occur within the year</li> </ol>	
following the filing of this document:  Debtors will be expecting an additional dependent on 06/09/	09.
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from line 15 of Schedule I	
b. Average monthly expenses from Line 18 above	<u></u>

0.00



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In re: CADE: SHANNON L. Debtor(s) Case No. (if known)

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	TION PREPARER (See U.S.C. §110.) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this
under 11 U.S.C. §§110(b), 110(h), and 34 §110(h) setting a maximum fee for service	ided the debtor with a copy of this document and the notices and information required 2(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. is chargeable by bankruptcy petition preparers, I have given the debtor notice of the cument for filing for a debtor or accepting any fee from the debtor, as required by that
Print or Type Name and Title, if any, of I  If the bankruptcy petition preparer is not	11 U.S.C. §110.) in individual, state the name, title (if any), address, and social security number of the
officer, principal, responsible person, or Address:	
Address:  X Signature of Bankruptcy Petition Prep	rer Date other individuals who prepared or assisted in preparing this document, unless the
Address:  X Signature of Bankruptcy Petition Prep Names and Social Security Numbers of a bankruptcy petition preparer is not an ind If more than one person prepared this document, a	rer  Other individuals who prepared or assisted in preparing this document, unless the vidual:  ach additional signed sheets conforming to the appropriate Official Form for each person by with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Address:  X Signature of Bankruptcy Petition Prep Names and Social Security Numbers of a bankruptcy petition preparer is not an ind If more than one person prepared this document, a A bankruptcy petition preparer's failure to com fines or imprisonment or both. 11 U.S.C. §110;	rer  Other individuals who prepared or assisted in preparing this document, unless the vidual:  ach additional signed sheets conforming to the appropriate Official Form for each person by with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Address:  X Signature of Bankruptcy Petition Prep Names and Social Security Numbers of a bankruptcy petition preparer is not an ind If more than one person prepared this document, a A bankruptcy petition preparer's failure to com fines or imprisonment or both. 11 U.S.C. §110;  DECLARATION UNDER PENALT  I, the or a member or an authorized agent of the named as debtor in this case,declare unde	other individuals who prepared or assisted in preparing this document, unless the vidual:  ach additional signed sheets conforming to the appropriate Official Form for each person by with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in B.U.S.C. §156.  OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation of the corpora

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Property Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration Under Penalty of Purjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank.

Schedules D, E, and F have been designated for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once.

A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from seperate transactions, each claim should be scheduled separtely.

Review the specific instructions for each schedule before completing the schedule.

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Form 7 Stmt of Financial Affairs (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In re: CADE: SHANNON L. HALL: TAMBALIN V.

Debtor(s) Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINATIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, orowner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### NONE

#### 01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filled state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
10200.00	2007 income for husband
9338.00	2007 income for wife
4620.00	2006 income for husband
28087.00	2006 income for wife
8797.99	Year to date income for husband
17301.65	Year to date income for wife



# 02 ROSE 08-34825 THAN FROM FINE 12/19/08 OF STEER OF 12/19/08 15:11:38 Desc Main Document Page 40 of 52

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### NONE

#### 03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

# 04A SORS AND ABATINISTRA TIVE FIRE CLEY BINGS EXECTOR OF A SORS AND APPACIAL DOCUMENTS Page 41 of 52

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING COURT & LOCATION STATUS OR DISPOSITION

HSBC Bank, USA, N.A. v. Tambalin Hall case # 2008 CH 32152

Mortgage Foreclosure Complaint In The Circuit Court of Cook County, Illinois County Department,

Chancery Division

Pending

NONE

#### 04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 05 REPOSSESSIONS FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 06A ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filled.)



# NONE 06B 438FGNM24935AND RECEIVE FILE 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 42 of 52

List all property which has been in the ands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

07 GIFTS

7List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

08 LOSSES

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NONE

#### 09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT

AMOUNT OF MONEY OR **DESCRIPTION AND VALUE** OF PROPERTY

Carl B. Boyd 11528 S. Halsted Chicago, IL 60628 12/10/08

\$701.00



# 10A GARER RANGEER Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 43 of 52

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)



### 10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NONE

#### 11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### NONE

#### 12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

## NONE

#### 13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



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List all property owned by another person that the debtor holds or controls.



#### 15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.



#### 16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NONE

### 17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

## NONE

### 17B ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



# 17C PROPERTING 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 45 of 52

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

#### 18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the busiinesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Tax ID# NAME		BEGINNING AND ENDING DATES	ADDRESS	NATURE OF BUSINESS ADDRESS		
	Cade Realty, Group, Inc.	05/16/05 to present	304 155th Place, Calumet City, IL 60409	Real estate Brokerage		



#### 18B NATURE LOCATION AND NAME OF BUSINESS

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

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Unsworn Declaration SFA (10/06) BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: CADE: SHANNON L. HALL: TAMBALIN V.

Debtor(s) Case No. (if known)

#### **DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS**

#### **DECLARATION UNDER PENALTY OF PERJURY**

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/11/08	Signature/S/ Shannon L. Cade
Date 12/11/00	CADE: SHANNON L.
Date 12/11/00	Signature/S/ Tambalin V. Hall
Date 12/11/08	HALL: TAMBALIN V.
	(if joint case, both spouses must sign.)
CERTIFICATION AND SIGNATURE OF NON-ATTORNEY	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security Number (Required by U.S.C.§110(c)).
Address	
Names and Social Security Numbers of all other individuals who prep	pared or assisted in preparing this document:
If more than one person prepared this document, attach additional signature of Bankruptcy Petition Preparer  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal	gned sheets confirming to the appropriate Official Form for each person.  Date  and Rules of Bankruptcy Procedure may result in fines or imprisonment or both.
DECLARATION UNDER PENALTY OF PERJURY	ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the (the	president or other officer or an authorized agent of the corporation or a
member or an authorized agent of the partnership) of the	(corporation or partnership)
named as debtor in this case, declare under penalty of perjury that I h sheets, and that they are true Continuation sheets attached	nave read the foregoing statement of financial affairs, consisting of e and correct to the best of my knowledge, information, and belief.
Date 12/19/2008	Signature
	(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporatoin must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: CADE: SHANNON L.

HALL: TAMBALIN V. Debtor(s)

Chapter 7

Case No.

### **VERIFICATION OF CREDITOR MATRIX**

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: 12/11/08

Debtor /S/ Shannon L. Cade

CADE: SHANNON L.

Debtor /S/ Tambalin V. Hall

HALL: TAMBALIN V. Case 08-34825 Doc 1 Filed 12/19/08 Entered 12/19/08 15:11:28 Desc Main Document Page 48 of 52

Blumberg's 3093W - Designation of Agent

BlumbergExcelsior, Inc., Publisher, NYC 10013

#### UNITED STATES BANKRUPTCY COURT

Northern **DISTRICT OF** Illinois

In re: CADE: SHANNON L.

Dated: 12/11/08

HALL: TAMBALIN V.

Case No.

Debtor(s)

Chapter 7

### **DESIGNATION OF AGENT**

We hereby designate our attorney, whose signature, name, address, Identification Number (if applicable), and telephone number are set forth below, as our agent to receive service of process and service of all pleadings in all proceedings, including adversary actions and contested matters, pursuant to Bankruptcy Rule 70004 (b)(8), in this Court arising in this case. This designation shall expire the 60th day after the latest of the following dates which may be applicable in this case: entry of Discharge of Debtor, the last date permitted for filing of complaints objecting to discharge under 11 U.S.C. 727 or dischargeability of debts under 11 U.S.C. 523, or the date an order of confirmation of a Chapter 11 or Chapter 12 plan is entered.

Debtor /S/ Shannon L. Cade

CADE: SHANNON L.

Debtor /S/ Tambalin V. Hall

HALL: TAMBALIN V.

Attorney /S/ Carl B. Boyd

Carl B. Boyd 6206607

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3087 Equity security holders list, chapter 11, 12-95, W

#### UNITED STATES BANKRUPTCY COURT Northern

**DISTRICT OF Illinois** 

In re: CADE: SHANNON L. HALL: TAMBALIN V.

Ocwen Loan Servicing, LLC

Carol Stream, IL 60197-6440

P O Box 6440

Debtor(s) Case No.

(if known)

	LIST OF EQUITY SECURITY HOLDERS			
REGISTERED NAME OF HOLDER OF SECURITY LAST KNOWN ADDRESS OF PLACE OF BUSINESS	CLASS OF SECURITY	NUMBER REGISTERED	KIND OF INTEREST REGISTERED	
Homecomings Financial P O Box 9001719 Louisville, KY 40290-1719	Secured Claim	A/C# 744243554 1	3408 173rd Street, Lansing, IL 60438.	
Homecomings Financial P O Box 9001719 Louisville, KY 40290-1719	Secured Claim	A/C # 744100098 1	3905 Guthrie Street, East Chicago, IN 46312	
Ocwen Loan Servicing, LLC P O Box 6440 Carol Stream, IL 60197-6440	Secured Claim	A/C# 010341305 0	304 155th Place, Calumet City, IL 60409	

Secured

Claim

A/C#

010339345

342 155th Place,

Calumet City, IL 60409

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Form B4W (12/07)

DISTRICT OF Northe

Illinois

CADE: HALL:

UNITED STATES BANKRUPTCY COURT SHANNON L. TAMBALIN V. Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P.1007(d) for filling in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C.§101(30) or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by

John Doe, guardian." Do not disclose the child's name. See, 11	U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).			
(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2)  NAME, TELEPHONE NUMBER AND COMPLETE  MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
University of Baltimore Alum Office of Alumni Relations 1130 North Charles Street Baltimore, MD 21201 (410) 837-6131			U	22,766.97
Bank Of America 4060 Oglestown DE5-019-03-07 Newark, DE 19713 (800) 421-2110			U	22,766.00
Sallie Mae P O Box 9500 Wilkes Barre, PA 18773 (888) 272-5543			U	19,894.00
Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900			U	10,419.42
Chase P O Box 15548 Wilmington, DE 19886-5548 (800) 955-9900/866-666-4508			U	8,570.00
Chase P O Box 15298 Wilmington, DE 19850-5298 (800) 955-9900			U	7,719.66
Discover Card P O Box 3008 New Albany, OH 43054-3008 (800) 767-7315/ 877-353-0986			U	7,002.09
Discover Card P O Box 3008 New Albany, OH 43054-3008 (800) 767-7315/ 877-353-0986			U	5,606.37
Washington Mutual P O Box 660487 Dallas, TX 75266-0487 (800) 280-0561			U	4,168.81
St. Xavier University 3700 W. 103rd Street Chicago, IL 60655 (773) 298-3000			U	1,748.36

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Form B4W (12/07)

Northe

DISTRICT OF

Illinois

UNITED STATES BANKRUPTCY COURT SHANNON L. TAMBALIN V. CADE: HALL:

Debtor(s) Case No.

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

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John Doe, guardian." Do not disclose the child's name. See, 11 l	J.S.C. § 112 and Fed. R. Bankr. P. 1007(m).			
(1)  NAME OF CREDITOR AND COMPLETE  MAILING ADDRESS INCLUDING  ZIP CODE	(2) NAME, TELEPHONE NUMBER AND COMPLETE MAILING ADDRESS, INCLUDING ZIP CODE OF EMPLOYEE, AGENT, OR DEPARTMENT OF CREDITOR FAMILIAR WITH CLAIM.	(3) NATURE OF CLAIM (trade debt, bank loan, government contract, etc)	(4) C U S D	(5) AMOUNT OF CLAIM (If secured also state value of security)
Limited Express P O Box 330066 Northglenn, CO 80233-8066 (800) 888-5529			U	527.00
Citi Cards P O Box 6000 Sioux Falls, SD 57117 (800) 967-8500/ 800-756-4000 (800) 735-2293			U	478.00
Limited Express P O Box 330066 Northglenn, CO 80233-8066 (800) 888-5529			U	123.00
Washington Mutual C/O I C Systems, Inc. 444 Highway 96 East P O Box 64887 St. Paul, MN 55164-0887			U	0.00
Circuit City P O Box 100019 Kennesaw, GA 30156 (800) 477-6761			U	0.00



Form B4W (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

CADE: SHANNON L. HALL: TAMBALIN V.

Debtor(s) Case No.

# LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS SIGNATURE PAGE

Date: 12/19/2008 /S/ Shannon L. Cade

Debtor

Date: 12/19/2008 /S/ Tambalin V. Hall

Co-debtor